

SHPS makes it easy to keep track of your Spending Account.

With SHPS, you can get the information you need — either by phone or online.

Online

Our online account service, mySHPS, is available 24 hours a day, seven days a week through our Web site:

www.myshps.com.

mySHPS provides access to your personal account information, reimbursement forms, our interactive calculator, online customer service and more.

Note: SHPS uses 128-bit encryption to protect the privacy of your information.



By phone

You can also obtain your account balance and the status of your last reimbursement request using our automated telephone service. Simply call the Customer Service number on the back of your card.

If you need more information, our customer service representatives are available between 8:00 AM and 8:00 PM Eastern Time, Monday through Friday.



SHPS Spending Accounts Flexibility. Options. Savings.



This card is issued by UMB Bank, n.a. pursuant to a license from Visa U.S.A., Inc.



www.myshps.com



Spending Account Card

M-81240

Congratulations! You have just made a wise decision to participate in a spending account program.

Did you know that you just put money in your pocket by participating in a tax savings plan? Money contributed to your account is not considered as wages; therefore, it is not subject to income, wage or FICA taxes. Your tax advantaged funds can be used to pay for your eligible healthcare expenses.

Welcome to your spending account program!

Your SHPS Spending Account Visa® card is a new and simple way for you to pay for qualified out-of-pocket expenses associated with your benefit plan. The SHPS Spending Account Visa card simplifies the process of paying for expenses directly from your spending account. Your employer may call these accounts by a different name, so read your benefit plan information carefully. With the spending account card, accessing your funds for expenses is as easy as swiping your card.

There is no need to pay out-of-pocket and wait for a reimbursement check. Simply use your card to pay for qualified services at the point of purchase, just like any other debit or credit card; the funds are automatically deducted from your spending account. You will have access to your account information and balance at www.myshps.com

Your SHPS Spending Account Visa card is a special-purpose Visa debit card. This card is special in that it allows you to manage your qualified out-of-pocket expenses. You can use the money in your spending account to pay for your deductibles, coinsurance, copayments, qualified over-the-counter items, and other out-of-pocket medical expenses.

IMPORTANT!

The IRS requires you save all your out-of-pocket itemized receipts or Explanation of Benefits (EOBs) so it's important to remember to save your receipts in your receipt-saving envelope. Your welcome kit contains a receipt-saving envelope to help you file and manage your receipts.

HERE'S HOW IT WORKS

- 1) You and/or your employer contribute money to your spending account.
- 2) You incur an eligible out-of-pocket qualified expense. Pay with your SHPS Spending Account Visa card and the funds are automatically deducted from your spending account. Remember to select "credit" when using your card.
- 3) **Save all of your receipts and Explanation of Benefits (EOBs) – The IRS requires that all health-related expenses purchased with the card be validated.**
In most instances, SHPS is able to automatically validate your purchases. However, if we are unable to automatically validate your qualified expenses we will notify you electronically on a monthly basis, or via regular mail on a bi-monthly basis. You will need to provide itemized receipts or EOBs on the validation return form that is provided to you with your statement. You can fax or mail the information as indicated on the form. Remember to make copies and save your original documentation with your receipt-saving envelope.
- 4) If you choose to pay for services with cash, by check, or with your own personal debit or credit card, you'll need to submit your itemized receipts or EOBs with a completed reimbursement request.

You can download a reimbursement form at <http://www.myshps.com/download.stm>

Note: *Some employers have elected to rollout a 2½ month extension period for Flexible Spending Accounts per IRS Notice 2005-42. This allows any unused amount in your account at the end of the plan year to be used during the first 2½ months of your new plan year. The extension allows you additional time to "spend down" your spending account, thus minimizing the chance you would forfeit funds under the IRS' "use-it-or-lose-it" provision. **Check with your spending account plan documents to see if your employer offers this extension.***

- 4a) SHPS will process your request and reimburse your out-of-pocket expenses from your spending account.

Tip: *To receive your money faster, sign up for direct deposit. If you would like to sign up for direct deposit or to receive electronic communications, go to www.myshps.com.*



HOW TO USE YOUR SHPS SPENDING ACCOUNT VISA CARD

- **Activate your card by signing your card and calling 866-285-2425.** By signing, activating and using this card, you accept the terms of the Benefits Card Cardholder Agreement that accompanies the card.
- **Use your Spending Account Visa card to pay for eligible expenses at qualified locations where Visa debit cards are accepted.** These eligible locations may include but are not limited to healthcare providers, pharmacies and hospitals. Ensure that the balance is sufficient to cover your purchase. You must have sufficient funds available in your account to successfully use the card. You can manage your balance by visiting www.myshps.com or calling the number on the back of your card. The balance in your spending account is verified at the point-of-purchase and payment is deducted automatically from your spending account.
- **Pay for non-qualified expense items separately.** Only eligible items may be purchased with the Spending Account Visa card. For example, if you're purchasing a prescription along with personal items such as toothpaste and bath soap, you'll need to pay for the personal items with another form of payment.
- **File a request for reimbursement if a transaction is not approved or your service provider doesn't accept Visa debit cards.** Simply pay for the expense with another form of payment, and then submit a request for reimbursement.
- **Save all of your receipts and EOBs! The IRS requires we verify eligibility of an expense(s).** The IRS requires SHPS to validate that all card transactions are used for eligible medical expenses. In most instances, SHPS is able to automatically validate your purchase, but in certain circumstances we will request that you fax or mail us a copy of your receipt. Failure to submit requested receipts could result in suspension of your card. So remember, please save your receipts.

Tip: File your receipts and EOBs in your receipt-saving envelope.

WHERE TO USE YOUR SPENDING ACCOUNT VISA CARD

Use your Spending Account Visa card at locations where you typically receive healthcare goods and services. These include co-payments, office visits, over-the-counter medications and other out-of-pocket expenses not paid for by your insurance, provided they accept Visa debit cards. Examples include:

- Physicians' offices
- Hospitals
- Pharmacies
- Vision centers
- Dentists

Remember, the card **should not** be used at locations that do not supply qualified spending account services or products. Examples include but are not limited to:

- Restaurants
- Home improvement centers
- Book stores

To learn more about where, when, and how to use your card, go to www.myshps.com, or call the toll-free number on the back of your card.



SHPS Spending Account Visa Card

FREQUENTLY ASKED QUESTIONS

Q: When can I start using my Spending Account Visa card?

A: You may begin using the card at the beginning of the plan year once funds have been made available and after you have activated and signed the card.

Q: Is there a fee for using the Spending Account Visa card?

A: There may be an annual or monthly fee depending on your employer's plan. Check your employer's plan documents or call the number on the back of your card for more information.

Q: Will I get a new card each year?

A: No, but you will receive a new card before your current card expires.

Q: How many cards are issued for each family?

A: Initially, one card is issued per family. If additional cards are needed, contact Customer Service at the phone number listed on the back of your card.

Q: Where can I obtain a complete list of eligible expenses?

A: Visit www.myshps.com to obtain a list of eligible spending account qualified expenses.

Q: Can I use the SHPS Spending Account Visa card for over-the-counter (OTC) medicine purchases?

A: Yes, you can use your card to purchase OTC items. Please remember to only purchase health-related items that are eligible under your plan. Please see your benefit plan document or visit www.myshps.com for a listing of eligible items. Remember to save your receipts!

Q: What should I do if I receive services from a person or facility that doesn't accept the card?

A: Pay for the expense by other means, and then file a request for reimbursement. Access a request form at www.myshps.com or by calling Customer Service at the phone number listed on the back of your card.

Q: My card did not work when I tried to use it. What could be the problem?

A: There are a few possibilities:

- The merchant is not classified as a qualified spending account service provider (e.g., book store).
- Your purchase is not eligible or covered by your company's plan. Examples include magazines, cosmetics or vitamins.

- You do not have sufficient funds in your account to cover the purchase.
- Your card has been suspended temporarily due to problems validating certain expenses you've paid with the card previously.

If you're unable to use the card for your purchase, you may pay for the expense with another form of payment and then file a claim for reimbursement.

Q: What should I do if I don't want to use the SHPS Spending Account Visa card to pay for any eligible expenses?

A: If you are not going to use your card to pay for any qualified expenses, please contact Customer Service so your card can be deactivated.

Q: What if the amount of my expense is greater than my account balance?

A: If there are insufficient funds to cover the entire expense, the transaction will be declined. Pay the entire amount with another payment method and file a request for reimbursement.

Q: Can I use the SHPS Spending Account Visa card to purchase items, such as prescription drugs and contacts, by mail order or online?

A: Yes. Simply enter your card number for items such as prescription drugs or contacts as you would when purchasing online with a credit card.

Report a Lost or Stolen Card

To report a lost or stolen card, call Customer Service at 888-835-3060. SHPS will mail a replacement card to you. A card replacement fee may be charged depending on your employer's plan.

Tracking Your Account is Easy

Visit www.myshps.com for your account balance, transaction history and other information. To view your personalized information, enter your social security number and password. Alternatively, contact SHPS by calling the phone number listed on the back of your card and using our 24-hour interactive voice response system.

Disclaimer

This brochure provides information about the SHPS Spending Account Visa card. Please see your company's plan documents for specifics about your plan(s). If any conflict arises between this brochure and your plan documents, the terms of your company's plan(s) will apply.